

Certificate Number: 17082-PAE-DE-031877683

Bankruptcy Case Number: 18-17172



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 8, 2018, at 8:01 o'clock AM MST, SARAH E WATKINS completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 8, 2018 By: /s/Elena Escobedo

Name: Elena Escobedo

Title: Customer Service Representative